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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/783,478	MCGIFFIN ET AL.	
	Examiner	Art Unit	
	Charlie C. Agwumezie	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *13 August 2007*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-31* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-31* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *3/7/05*. 02/06/07
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on August 13, 2007 has been entered.

Status of claims

2. Claims 1, 20, 21, and 25-26 are amended. Claims 1-30 are pending in this application per the response to office action filed on August 13, 2007.

Response to Arguments

3. Applicant's arguments with respect to claims 1-30 have been considered but are moot in view of the new ground(s) of rejection. However Applicant is reminded that a recitation of "intended use" or "functional language" though considered does not by itself accord patentable weight.

Claim Rejections - 35 USC § 101

4. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1-19, are rejected under 35 U.S.C. 101 because the claimed invention is not supported by either an asserted utility or a well established utility.

Specifically, the claim defines data modeling or schema. It does not do anything concrete, useful and tangible. The claims do not do anything except identifying intended use of class of objects. There is simply no result rather the claimed at best shows stored data in a computer readable memory and therefore can be classified as a functional descriptive material. What is the unexpected result of the invention that the Applicant considers? What problem is the Applicant solving with respect to the claim 1? For claim 1-19 to overcome the 101 rejection, it must conform to the definition of data structure in a computer readable medium thus: "a physical or logical relationship among data elements, designed to support specific data manipulation functions." MEPEP 2106.01.

Claims 1-19, are also rejected under 35 U.S.C. 112, first paragraph. Specifically, since the claimed invention is not supported by either an asserted utility or a well established utility for the reasons set forth above, one skilled in the art clearly would not know how to use the claimed invention.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-2, 4-6, 8-12, 20, and 25-26, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrrios et al U.S. Patent No. 5,659,723 in view of Guy et al U.S. Patent Application Publication No. 2003/0172039 A1.

As per **claim 1 and 20**, Dimitrios et al discloses a computer-readable memory having stored thereon a data structure, the data structure being based on a relational data model and comprising:

(i) an account entity class for establishing multiple account data objects comprising:

a first account data object comprises a first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...); and

a second account data object that comprises a second account ID different than the first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..account entity...)

(ii) a customer entity class for establishing multiple customer data objects, including:

a first customer data object that comprises a first customer ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...); and

a second customer data object that comprises a second customer ID, the first customer ID and the second customer ID being different (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...);

(iii) an account involvement entity class for establishing account involvements comprising:

a first account involvement that establishes a first relationship between the first customer data objects and a first account data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...);

a second account involvement that establishes a second relationship between the first customer data objects and a second account data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...);

a third account involvement that establishes a third relationship between the first customer data object and the first account data object, the third relationship being different from the first relationship (figs. 1 and 2; col. 6, lines 45-60); and

a fourth account involvement that establishes a fourth relationship between the second customer data object and the second account data object, wherein the account involvements establish relationships between first account data objects and the customer data objects and between the second account data object and the customer data objects and between the second account data object and the customer data object(figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

What Dimitrios et al does not explicitly disclose:

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to first account ID;

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;

a third a third account role for the first customer data obiect with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(b) logic operable to execute the multiple concise account level decision queries.

Guy et al discloses

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to first account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...);

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...);

a third a third account role for the first customer data obiect with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...); and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...),

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...); and

(b) logic operable to execute the multiple concise account level decision queries (see figs. 2 and 3; ...account role...; 0017; ...structured query...retrieving and answering customer questions...; 0022; 0023; 0024; ...each customer has different account level...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein the an account role entity class for establishing an account role entity that defines: a first account role for the first data object as shown above in view of the teachings of Guy et al in order to ensure efficient account management.

As per **claim 2**, Dimitrios et al further discloses the computer-readable memory, wherein the account entity class includes an account entity for storing the plurality of account data objects (col. 3, lines 5-15; ...account entity...).

As per **claim 4**, Dimitrios et al further discloses the computer-readable memory, wherein the account entity class further includes an account group entity for establishing

a relationship among two or more of the plurality of account data objects (col. 3, lines 5-15).

As per **claim 5**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the account group entity includes an account ID attribute defined as a foreign key.

Kennedy et al discloses the data structure, wherein the account group entity includes an account ID attribute defined as a foreign key (see figs. 11A-F; 0122; ...foreign key...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the data structure, wherein the account group entity includes an account ID attribute defined as a foreign key in view of the teachings of Kennedy et al, in order to identify the account.

As per **claim 6**, Dimitrios et al further discloses the computer-readable memory, wherein the customer entity class includes a customer entity (col. 3, lines 5-15; ...customer entity...).

As per **claim 8**, Dimitrios et al further discloses the computer-readable memory, wherein the customer entity class includes a customer involvement entity class, which stores a customer involvement that establish one or more relationships among at least two of the plurality of customer data objects (figs. 1 and 2; col. 6, lines 45-60; ..account

id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...)

As per **claim 9**, Dimitrios et al further discloses the computer-readable memory, wherein the customer involvement entity class includes a customer involvement entity for storing the customer involvement (figs. 1 and 2; col. 6, lines 45-60; ..customer and account entity...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

As per **claim 10 and 12**, Dimitrios et al further discloses the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects.

Guy et al discloses the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects in view of the teachings of Guy in order to identify the customer.

As per **claim 11**, Dimitrios et al further discloses the computer-readable memory,

wherein the account involvement entity class includes an account involvement entity for storing the account involvement (figs. 1 and 2; col. 6, lines 45-60; ..customer and account entity...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

As per **claim 25 and 26**, Dimitrios et al failed to explicitly disclose the system, further

comprises:

(E) an entity class establishing:

multiple offering data objects;

multiple service data objects;

multiple product data objects; and

(F) a first relationship between the customer data objects and the offering data objects.

a second relationship between the customer data objects and the service data objects

a third relationship between the customer data objects and the product data objects.

Guy et al discloses

(E) an entity class establishing:

multiple offering data objects (0004; 0031);

multiple service data objects (0004; 0031);

multiple product data objects (0004; 0031); and

(F) a first relationship between the customer data objects and the offering data objects (0004; 0031).

a second relationship between the customer data objects and the service data objects (0004; 0031)

a third relationship between the customer data objects and the product data objects (0004; 0031).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the system, an entity class establishing: multiple offering data objects; a third relationship between the customer data objects and the product data in view of the teachings of Guy et al because allowing relationships to be defined across multiple accounts or linking account together.

6. **Claims 3, 7 and 22-24**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrrios et al U.S. Patent No. 5,659,723 and Guy et al U.S. Patent Application Publication No. 2003/0172039 A1 and further in view of Kennedy et al U.S. Patent Application Publication No. 2003/0187826 A1.

As per **claims 3, and 7,** both Dimitrios et al and Guy et al failed to explicitly disclose the computer-readable memory, wherein the account entity includes an account entity ID attribute as a primary key.

Kennedy et al discloses the data structure, wherein the account entity includes an account entity ID attribute as a primary key (see figs. 11A-F; 0122).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the data structure, wherein the account entity includes an account entity ID attribute as a primary key as taught by Kennedy et al, in order to identify the account.

As per **claim 22, and 23**, both Dimitrios et al and Guy et al failed to explicitly disclose system, wherein the account entity class establishes:

the account ID as a primary key; and

an account group entity that defines the account ID as a foreign key, and establishes a relationship among the account data objects.

Kennedy et al discloses

the account ID as a primary key (see figs. 11A-F; 0122); and

an account group entity that defines the account ID as a foreign key, and establishes a relationship among the account data objects (see figs. 11A-F; 0122)

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects in view of the teachings of Kennedy in order to identify the account for quick access.

As per **claim 24**, Dimitrios et al failed to explicitly disclose the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects.

Guy et al discloses the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects in view of the teachings of Guy et al because allowing relationships to be defined across multiple accounts or linking account together.

7. **Claims 13-19**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrrios et al U.S. Patent No. 5,659,723 and Guy et al U.S. Patent Application Publication No. 2003/0172039 A1 and further in view Ariathurai U.S. Patent Application Publication No. 2002/0198743 A1.

As per **claim 13**, both Dimitrios et al and Guy et al failed to explicitly disclose the computer-readable memory, further comprising:

an offering entity class for establishing multiple offering data objects; an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the plurality of offering data objects.

Ariathurai disclose the computer-readable memory, further comprising:

an offering entity class for establishing multiple offering data objects; an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the plurality of offering data objects (0007; 0008; see figs. 12 and 14).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, an entity class establishing: multiple offering data objects; a third relationship between the customer data objects and the product data in view of the teachings of Ariathurai et al because it defines the service and products available through the system.

As per **claim 14**, both Dimitrios et al and Guy et al failed to explicitly disclose the computer-readable memory, wherein the offering entity class includes a service entity class for storing a plurality of service data objects.

Ariathurai discloses the computer-readable wherein the offering entity class includes a service entity class for establishing multiple service data objects (0007; 0008; see figs. 12 and 14).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the offering entity class includes a service entity class for storing a plurality of service data objects in view of the teachings of Ariathurai et al because it defines the service and products available through the system.

As per **claim 15-18**, both Dimitrios et al and Guy et al failed to explicitly disclose the computer-readable memory, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects

Ariathurai further discloses the data structure, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects (see figs. 12 and 14).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects in view of the teachings of Ariathurai et al because it defines the service and products available through the system.

As per **claim 19**, both Dimitrios et al and Guy et al failed to explicitly disclose the computer-readable memory further comprising:

a provider entity class for establishing multiple provider data objects; and

a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects

Ariathurai further discloses computer-readable memory further comprising:

a provider entity class for establishing multiple provider data objects (fig. 10; 0016; 0108); and

a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects (figs. 22, 23 and 33; 0128).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein a provider entity class for establishing multiple provider data objects; and a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects in view of the teachings of Ariathurai et al because it defines the service and products available through the system.

8. **Claims 21, and 27-31**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrrios et al U.S. Patent No. 5,659,723 and Guy et al U.S. Patent

Application Publication No. 2003/0172039 A1 and further in view of Moore U.S. Patent No. 5,446,885.

As per **claim 21**, Dimitrios et al discloses a method for storing account-related information comprising:

(a) providing an account entity class for establishing multiple account data objects, comprising:

a first account data object comprises a first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...); and

a second account data object comprises a second account ID different than the, first account 1D (figs. 1 and 2; col. 6; lines 45-60; ..account id...; col. 3, lines 5-15; ..account entity...);

(b) providing a customer entity class for establishing, multiple customer data objects, comprising:

a first customer data object comprises a first customer ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...); and

a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...);

(c) providing an account involvement entity class for establishing multiple

account involvements which establish relationships between the customer data objects and-account data objects(figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

What Dimitrios et al does no disclose:

(d) providing an entity that defines multiple account roles, comprising:

a first account role for the first customer data object with respect to first account ID;

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;

a third a third account role for the first customer data obiect with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

(e) providing a first entity class for establishing:

multiple risk data objects;

multiple product data 0bjects; and

multiple service data objects;

(f) providing a second entity class for establishing:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects;

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(g) executing the multiple concise account level decision queries.

Guy et al discloses

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to first account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...);

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...);

a third a third account role for the first customer data obiect with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...); and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...),

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis (see figs. 2 and 3; account role...; 0022; 0023; 0024; ...each customer has account ID and their assigned role with respect to the account ID...); and

(b) logic operable to execute the multiple concise account level decision queries (see figs. 2 and 3; ...account role...; 0017; ...structured query...retrieving and answering customer questions...; 0022; 0023; 0024; ...each customer has different account level...).

What Guy et al does not explicitly disclose:

(e) providing a first entity class for establishing:

multiple risk data objects;

multiple product data 0bjects; and

multiple service data objects;

(f) providing a second entity class for establishing:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects.

Moore et al discloses

providing a first entity class for establishing:

multiple risk data objects (figs. 10 and 14; col. 21, lines 20-30; ...risk exposure...);

multiple product data 0bjects (col. 3, lines 35-50); and

multiple service data objects (col. 3, lines 35-50);

providing a second entity class for establishing:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects (col. 26, lines 5-55).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein the an account role entity class for establishing an account role entity that defines: a first account role for the first data object; and a second account role for the first customer data object different from the first account role, for establishing

multiple different roles for a customer identified by the customer ID with respect to multiple different accounts identified by the account Ids along with the risk associated in view of the teachings of Guy et al and Moore et al respectively because allowing relationships to be defined across multiple accounts or linking account together would simplify account management.

As per **claim 27**, both Dimitrios et al and Guy et al failed to explicitly disclose the method, further comprising:

providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

risk trends; risk exposures; risk assessments; and risk capacity.

Moore et al discloses the method, further comprising:

providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

risk trends; risk exposures; risk assessments; and risk capacity (figs. 10 and 14; col. 21, lines 20-30; ...risk exposure...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk trends; risk exposures; risk assessments; and risk capacity in

view of the teachings of Moore et al because so that the risk associated with the account may be ascertained.

As per **claim 28 and 31**, both Dimitrios et al and Guy et al failed to explicitly disclose the method, further comprising:

providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors addressed by products; and risk factors addressed by services.

Moore et al discloses the method, further comprising:

providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors addressed by products; and risk factors addressed by services (figs. 10 and 14; col. 21, lines 20-30; ...risk exposure...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk factors addressed by products; and risk factors addressed by services in view of the teachings of Moore et al because so that the risk associated with the account may be ascertained.

As per **claim 29**, both Dimitrios et al and Guy et al failed to explicitly disclose the method further comprising:

providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects, wherein the risk data objects define risk factors, comprising: risk factors relevant to accounts; and risk factors relevant to customers.

Moore et al disclose the method further comprising:

providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects, wherein the risk data objects define risk factors, comprising: risk factors relevant to accounts; and risk factors relevant to customers (figs. 10 and 14; col. 21, lines 20-30; ...risk exposure...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk factors relevant to accounts; and risk factors relevant to customers in view of the teachings of Moore et al because so that the risk associated with the account may be ascertained.

As per **claim 30**, both Dimitrios et al and Guy et al failed to explicitly disclose the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors.

Moore et al discloses the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors (figs. 10 and 14; col. 21, lines 20-30; ...risk exposure...).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors in view of the teachings of Moore et al because so that the risk associated with the account may be ascertained.

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The reference cited to Penoyer U.S. Patent No. 6,460,028 is a document considered relevant to the claimed invention.

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant. Although the specified citations are representative of the teachings in the art ad are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the applicant, in preparing the responses, fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles C. Agwumezie whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on **(571) 272 – 6779**.

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